

**Information to identify the case:**

Debtor 1	<u>Anna Manukian Aslanian</u>	Social Security number or ITIN	xxx-xx-6462
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 23-18894-JKS			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna Manukian Aslanian  
aka Anna Manukian, aka Anna Aslanian, aka  
Anna Manukyan

4/2/25

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Anna Manukian Aslanian  
Debtor

Case No. 23-18894-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Apr 02, 2025

Form ID: 3180W

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2025:

Recip ID	Recipient Name and Address
db	#+ Anna Manukian Aslanian, 413 The Fenway, River Edge, NJ 07661-1842
cr	Ajax E Master Trust I, a Delaware Trust, Wilmington, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579
r	+ Christie's International Real Estate NNJ, 30 Sylvan Lane, Ringwood, NJ 07456-1928
520050231	+ Brian C. Nicholas, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520050232	+ Cohn Lifland Pearlman Herrmann & Knopf, Park 80 West - Plaza One, 250 Pehle Avenue, Suite 401, Saddle Brook, NJ 07663-5832
520050236	Finnerty Canda & Concannon, PC, 17-17 Route 208 North, Fair Lawn, NJ 07410
520050238	+ Gregory Funding, LLC, PO Box 230579, Portland, OR 97281-0579
520328399	Residential Credit Opportunities Trust X-A, c/o FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809
520050241	+ Rob Saltzman, Esq., 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
520050242	+ Roger B. Radol, Esq. LLC, 700 E Palisades Avenue, Englewood Cliffs, NJ 07632-3058

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 02 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 02 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bk@szjlaw.com	Apr 02 2025 21:33:00	Santander Consumer USA Inc., c/o Stewart, Zlmen & Jungers, Ltd., 2860 Patton Rd, Roseville, MN 55113-1100
520118423	^ MEBN	Apr 02 2025 21:33:50	AJAX E MASTER TRUST I, a Delaware Trust,, c/o Gregory Funding LLC, PO Box 742334, Los Angeles, CA 90074-2334
520050233	+ EDI: CCS.COM	Apr 03 2025 01:14:00	Credit Coll, Attn: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
520050234	Email/Text: BKCourtNotices@yourmortgageonline.com	Apr 02 2025 21:33:00	Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
520050239	EDI: CITICORP	Apr 03 2025 01:14:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
520050235	+ EDI: DISCOVER	Apr 03 2025 01:14:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
520050237	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Apr 02 2025 21:33:00	Goldman Sachs Bank USA, Attn: Bankruptcy, Po Box 70379, Philadelphia, PA 19176-0379
520091585	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 02 2025 21:44:02	MERRICK BANK, Resurgent Capital Services,

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		PO Box 10368, Greenville, SC 29603-0368	
520050240	+ Email/Text: bnc@nordstrom.com	Apr 02 2025 21:33:01	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
520328400	+ Email/Text: LMitchell@myfci.com	Apr 02 2025 21:33:00	Residential Credit Opportunities Trust X-A, c/o FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809, Residential Credit Opportunities Trust X, c/o FCI Lender Services Inc, PO Box 27370, Anaheim Hills, CA 92809-0112
520071577	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2025 21:34:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
520050243	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 02 2025 21:34:00	Santander Consumer USA, Inc., PO Box 961245, Fort Worth, TX 76161-0244
520111569	+ EDI: AISACG.COM	Apr 03 2025 01:14:00	Synchrony Bank, by AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520050244	+ EDI: SYNC	Apr 03 2025 01:14:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520050245	EDI: G2RSVOLKSWGN	Apr 03 2025 01:14:00	Volkswagon Credit, Inc., PO Box 3, Hillsboro, OR 97123
520117147	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Apr 02 2025 21:33:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520118534	*P++	DOVENMUEHLE MORTGAGE, 1 CORPORATE DRIVE SUITE 360, LAKE ZURICH IL 60047-8945, address filed with court., Discover Bank, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DISCOVER BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Milica A. Fatovich	

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on behalf of Creditor Kevin Aslanian mfatovich@norgaardfirm.com  
mfatovich@norgaardfirm.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com;amartinez@norgaardfirm.com

Robert P. Saltzman

on behalf of Creditor Ajax E Master Trust I a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee dnj@pbslaw.org

Stephen B. McNally

on behalf of Debtor Anna Manukian Aslanian steve@mcnallylawllc.com  
jennifer@mcnallylawllc.com;lauren@mcnallylawllc.com;b.sr70072@notify.bestcase.com

Stuart H. West

on behalf of Creditor Ajax E Master Trust I a Delaware Trust, Wilmington Savings Fund Society, FSB, Trustee  
swest@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com  
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8